

**Insured the Uninsured Project (9/15/06)**  
**Chart Of Problems And Solutions In Coverage For The Uninsured**

<b>Target group of the uninsured</b>  (Source: CHIS Data)	<b>Problems</b>	<b>Solutions</b>	<b>Actors</b>
<b>Adults: 300% of poverty and above</b>  1.4 million (all or part year)  946,000 (point in time)	Lack of employer-sponsored coverage  Affordability of transitional coverage during job and status changes  Underwriting barriers in the individual market  Lack of affordable coverage for the flex workforce (self-employed, part time, seasonal, contract workers)	Mandates  Refundable and advanceable tax credits  Tax deductibility of individual coverage and reforms in the individual market  Affordability of transitional coverage	Employers or State legislature  Congress    Health plans and state legislature
Adults 200-300% of FPL  988,000 (all or part year)  731,000 (point in time)	Lack of employer-sponsored coverage  Affordability of transitional coverage during job and status changes  Underwriting barriers and affordability in the individual market  Lack of affordable coverage for the flex workforce (self-employed, part time, seasonal, contract workers)	Mandates  Mix and match of employer, employee and public subsidies through state or local purchasing pools	Employers or State legislature  Local initiatives (such as San Francisco Universal Health Plan and Contra Costa Access to Basic Care or Sacramento's SacAdvantage and San Diego's FOCUS programs)

Target group of the uninsured	Problems	Solutions	Actors
<p><b>Adults 100-200% of FPL</b></p> <p>2.1 million (all or part year)</p> <p>1.6 million (point in time)</p>	<p>No eligibility for Medi-Cal except for maternity services</p> <p>Poor access to services in many county health programs</p> <p>Lack of employer-sponsored coverage</p> <p>Affordability of transitional coverage</p> <p>Lack of affordable coverage for the flex workforce</p>	<p>Coverage under Healthy Families or Medi-Cal with an 1115 waiver</p> <p>Mix and match of employer, employee and public subsidies through purchasing pools</p> <p>Improved state and local funding for county health and state sets minimum standards for eligibility and access to services</p>	<p>State of California, county governments, and the federal government</p> <p>Employers and local initiatives</p>
<p><b>Adults below 100% of FPL</b></p> <p>2.1 million (all or part year)</p> <p>1.6 million (point in time)</p>	<p>No eligibility for Medi-Cal for adults without minor children living at home</p>	<p>Coverage under Healthy Families or Medi-Cal with an 1115 waiver</p> <p>Improved state and local funding for county health and state sets minimum standards for eligibility and access to services</p>	<p>State of California, county governments, and the federal government</p>